



## NEWS RELEASE

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### **Director of Insurance Offers Tips for Individuals Affected By Weather-Related Damages**

Nebraska's recent weather outbreaks have produced strong winds, large hail, and heavy rains, leaving countless Nebraskans with damage to their homes and property.

"Knowing what to do after severe weather hits can help keep your family and property safe," stated Director of Insurance, Bruce Ramge. In addition to his staff being available to assist with answering insurance-related questions, Director Ramge also offers the following tips for those affected by weather-related damages:

- Contact your insurance company or agent as soon as you can after the hail or storm damage. If you are unsure you have roof damage, visit with your agent or company to obtain recommendations about getting an inspection. Keep your own safety in mind. Don't endanger yourself to inspect.
- Most policies require that you take temporary measures to reduce further damage. For example, if a window has been knocked out, you should take measures to prevent further water damage. However, permanent repairs should not be made until your insurance company has had an opportunity to inspect the damages or to give you approval for repair. Be certain to keep copies of expenses relating to temporary repairs.

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- If you need to relocate, keep receipts for your temporary living expenses.
- Maintain copies of all correspondence, bills, etc. Keep notes of your telephone conversations. This will help you and your insurance company.
- Know who you are dealing with before agreeing to repairs. Get references, written estimates, proof of insurance and your insurance company's approval before permitting repairs. If you do enter into a contract with a residential contractor and later receive notice that all or part of the claim is not covered by your insurer, you have three days to give written notice of cancellation.
- Prepare for the adjuster's visit by itemizing your damaged possessions. Provide as much information about the item including an estimate of what it would cost to replace or repair it. **Do not dispose of items until the adjuster has inspected them and given you the approval to do so.**
- Maintain copies of all correspondence, bills, and documentation submitted to the adjuster.
- Homeowners' insurance policies usually don't cover flood damage. If you have flood insurance through the National Flood Insurance Program (NFIP), your adjuster may be able to assist you in coordinating your claim or you may visit NFIP's website at **[www.fema.gov/national-flood-insurance-program](http://www.fema.gov/national-flood-insurance-program)**.

Department of Insurance staff can be contacted on its toll-free consumer hotline at 1-877-564-7323 (select #1 to speak to a property/casualty investigator) or by calling the local number at 402-471-2201. Additional weather-related brochures and consumer alerts may also be viewed under Publications listed on the Department of Insurance website at **[www.doi.nebraska.gov](http://www.doi.nebraska.gov)**.

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